

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Kenneth E. McKeel
Debtor(s)

Bankruptcy Case No.: 19-20673-JAD
Issued Per 5/21/2020 Proceeding
Chapter: 13
Docket No.: 34 - 30
Concil. Conf.: May 21, 2020 at 11:30 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated March 12, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,834 as of 6/20. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on May 21, 2020 at 11:30 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 1 of Fayette County Tax Claim Bureau as secured with statutory interest .
- ☒ H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$4,000 including any fees paid to prior counsel.

The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest in a monthly amount to be determined by Trustee to pay in full: Claim No. 15 of PNC Bank, N.A.; Claim No. 13 of Synchrony Bank.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: May 22, 2020

Jeffery A. Deller
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Kenneth E. McKeel
 Debtor

Case No. 19-20673-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: msch
 Form ID: 149

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 Total Noticed: 36

Date Rcvd: May 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2020.

db
 14999123 +Kenneth E. McKeel, 228 Dewitt Avenue, Connellsville, PA 15425-2325
 +Fayette County Tax Claim Bureau, Fayette County Courthouse, 61 East Main Street,
 Uniontown, PA 15401-3514
 14999126 +KML Law Group, Suite 5000--BNY Mellon Independence Ctr., 701 Market Street,
 Philadelphia, PA 19106-1538
 14999125 Kay Jewelers, Genesis FS Card Services, P.O. Box 4485, Beaverton, OR 97076-4485
 14999127 +Lendmark Financial Services, 55 Sugar Run Road--Suite 109, Waynesburg, PA 15370-9644
 14999129 +Mariner Finance, 5142 State Route 30--Suite 102, Greensburg, PA 15601-7864
 15057269 +Mariner Finance, LLC, 8211 Town Center Dr., Nottingham, MD 21236-5904
 14999133 PNC Bank, P.O. Box 1820, Dayton, OH 45401-1820
 15047253 +PNC Bank, N.A., P.O. Box 94982, Cleveland OH 44101-4982
 14999135 Sears Mastercard, P.O. Box 6282, Sioux Falls, SD 57117-6282
 14999124 +Sheryl R. Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438
 14999136 +Tsarouhis Law Group, 21 South 9th Street--Suite 200, Allentown, PA 18102-4861
 14999137 +United Collection Bureau, Inc., 5620 Southwyck Boulevard--Suite 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 cr

+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 23 2020 08:21:36
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14999121 E-mail/Text: bankruptcy@cvps.com May 23 2020 02:41:06 Cavalry Portfolio Services,
 P.O. Box 27288, Tempe, AZ 85285-7288
 15021698 +E-mail/Text: bankruptcy@cvps.com May 23 2020 02:41:06 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 14999122 E-mail/PDF: creditonebknotifications@resurgent.com May 23 2020 02:42:41 Credit One Bank,
 P.O. Box 98873, Las Vegas, NV 89193-8873
 15025646 E-mail/Text: documentfiling@lciinc.com May 23 2020 02:40:18 13/7, LLC, PO BOX 1931,
 Burlingame, CA 94011
 14999128 +E-mail/PDF: resurgentbknotifications@resurgent.com May 23 2020 02:43:11 LVNV Funding, LLC,
 P.O. Box 1269, Greenville, SC 29602-1269
 15002446 E-mail/PDF: resurgentbknotifications@resurgent.com May 23 2020 02:43:40 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 15009321 E-mail/PDF: MerrickBKNotifications@Resurgent.com May 23 2020 02:43:24 MERRICK BANK,
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 14999130 E-mail/PDF: MerrickBKNotifications@Resurgent.com May 23 2020 02:42:32 Merrick Bank,
 P.O. Box 9201, Old Bethpage, NY 11804-9001
 14999131 +E-mail/Text: bankruptcydpt@mcmcg.com May 23 2020 02:40:52 Midland Funding,
 2365 Northside Drive--Suite 300, San Diego, CA 92108-2709
 15025422 +E-mail/Text: bankruptcydpt@mcmcg.com May 23 2020 02:40:52 Midland Funding LLC,
 PO Box 2011, Warren, MI 48090-2011
 14999132 E-mail/PDF: gecsedirecoverycorp.com May 23 2020 02:43:27 Old Navy/Synchrony Bank,
 Attn: Bankruptcy Department, P.O. Box 965003, Orlando, FL 32896-5003
 15044960 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 23 2020 08:21:36
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14999134 E-mail/PDF: gecsedirecoverycorp.com May 23 2020 02:42:59 Sam's Club/Synchrony Bank,
 Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
 15045559 E-mail/PDF: gecsedirecoverycorp.com May 23 2020 02:42:31 Synchrony Bank,
 Attn: Bankruptcy Department, PO Box 530912, Atlanta, GA 30353-0912
 15000666 +E-mail/PDF: gecsedirecoverycorp.com May 23 2020 02:43:27 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15041021 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM May 23 2020 02:43:41 Verizon,
 by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
 14999138 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com May 23 2020 02:39:44
 Verizon Wireless Bankruptcy Admin., 500 Technology Drive--Suite 500,
 Weldon Springs, MO 63304-2225
 14999139 E-mail/PDF: gecsedirecoverycorp.com May 23 2020 02:42:31 Walmart MasterCard/Synchrony Bank,
 Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
 14999140 E-mail/Text: bankrupt-adjdept@wesbanco.com May 23 2020 02:41:08 WesBanco Bank,
 Bankruptcy Department, One Bank Plaza, Wheeling, WV 26003-3565
 14999141 +E-mail/Text: bankruptcy@firstenergycorp.com May 23 2020 02:40:57 West Penn Power,
 1310 Fairmont Avenue, Fairmont, WV 26554-3526
 15014555 +E-mail/Text: bankruptcy@firstenergycorp.com May 23 2020 02:40:57 West Penn Power,
 5001 NASA Blvd, Fairmont WV 26554-8248
 14999142 E-mail/PDF: gecsedirecoverycorp.com May 23 2020 02:43:28 Yamaha/Synchrony Bank,
 Attn: Bankruptcy Department, P.O. Box 965064, Orlando, FL 32896-5064

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK NATIONAL ASSOCIATION

District/off: 0315-2

User: msch
Form ID: 149

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Total Noticed: 36

Date Rcvd: May 22, 2020

15047255* +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2020 at the address(es) listed below:

Daniel R. White on behalf of Debtor Kenneth E. McKeel zmwchapter13@gmail.com,
gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Karina Velter on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 5